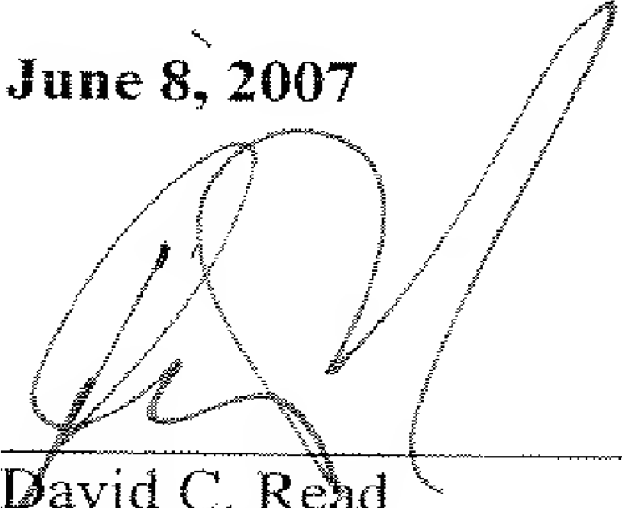


PATENT

IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE

Applicants: PHELAN et al.	)	I hereby certify that this paper and the
Serial No.: 09/993,992	)	documents referred to as being attached
Title: METHODS AND APPARATUS	)	or enclosed therewith are being
FOR AUTOMATICALLY EXCHANGING	)	transmitted via EFS-Web to the U.S.
CREDIT INFORMATION	)	Patent and Trademark Office on the date
	)	indicated:
Filed: November 14, 2001	)	
Group Art Unit: 3694	)	<b>June 8, 2007</b>
Examiner: SWARTZ, Jamie, H.	)	
Atty. Docket Number: 29804/36569A	)	David C. Read
Customer No.: 04743	)	Registration No. 39,811
Confirmation No.: 9063	)	Attorney for Applicants

**PETITION UNDER 37 C.F.R. §1.136(a)**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The applicants, by their attorneys, petition for a one-month extension of time to file a Response to Non-Final Office Action Dated February 8, 2007.

Submitted herewith is the patent application processing fee of \$120.00.

The Commissioner is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 13-2855, under Order No. 29804/36536A. A duplicate copy of this paper is enclosed.

Respectfully submitted,

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**June 8, 2007**